

## Appendix B-3

### Renewal/Nonrenewal Claims History

Top Twenty-Five Insurers  
Calendar Year---2005

Renewed Policies <sup>1</sup>						
	(1)	(2)	(3)	(4)=1000*(3)/(1)	(5)	(6)=((5)/(2))
	<u>Policies</u>	<u>Number of Claims Filed in 2003, 2004 and 2005</u>	<u>Estimated Number of Claims Filed in 2003, 2004 and half of 2005<sup>2</sup></u>	<u>Estimated Claims Filed per 1,000 Policies<sup>3</sup></u>	<u>Total Claims Dollars<sup>3</sup> Due to Claims Filed in 2003, 2004 and 2005</u>	<u>Average Claim Size</u>
Urban + Coastal <sup>5</sup>	307,763	28,486	22,963	75	\$126,468,253	\$4,440
Urban	217,064	20,181	16,224	75	\$77,523,882	\$3,841
Coastal	90,699	8,305	6,740	74	\$48,944,371	\$5,893
Nonrenewed Policies <sup>4</sup>						
	(7)	(8)		(9)=1000*(8)/(7)	(10)	(11)=((10)/(8))
	<u>Policies</u>	<u>Number of Claims Filed in 2003, 2004 and 2005</u>		<u>Estimated Claims Filed per 1,000 Policies<sup>3</sup></u>	<u>Total Claims Dollars<sup>3</sup> Due to Claims Filed in 2003, 2004 and 2005</u>	<u>Average Claim Size</u>
Urban + Coastal <sup>5</sup>	7,483	2,257		302	\$20,205,876	\$8,953
Urban	3,926	1,457		371	\$11,200,467	\$7,687
Coastal	3,557	800		225	\$9,005,409	\$11,257

<sup>1</sup> Includes all Top 25 policies in force in urban and coastal areas as of 12/31/05 except policies that were issued in 2005. Does not include any FAIR Plan Policies.

<sup>2</sup> Renewed Policies were exposed to risk of loss for all of 2005. Non-renewed policies were exposed to risk of loss on average for half of 2005; therefore, to facilitate comparison between renewed and nonrenewed policies, one half of the claims on renewed policies during 2005 have been removed from column (3).

<sup>3</sup> Excludes claims not closed by 12/31/05.

<sup>4</sup> Includes only nonrenewal policies in urban and coastal areas of the top 25 companies with the nonrenewal decision made for reasons other than geographic withdrawal. Does not include any FAIR Plan policies.

<sup>5</sup> Does not include approximately 1.2 million policies written by top 25 voluntary writers outside designated urban and coastal zip codes.